

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION

IN RE:) Case No: 23-41539 Chapter 13
PHILLIP W COLBERT) Plan Pmt: \$2,281X2;\$3,206X58
ASHLIE M COLBERT) Term:
Debtors) MIN \$ 60,564.00 to Gen Unsec
) 2ND AMENDED

CERTIFICATION AND ORDER OF CONFIRMATION FOR CHAPTER 13 PLAN

CERTIFICATION

COMES NOW Diana S. Daugherty, Standing Chapter 13 Trustee, and certifies that: the Trustee has reviewed the Debtors' schedules and plan, and has conducted a Section 341 meeting of creditors, and except to the extent the Trustee's objection has been overruled, the Chapter 13 plan complies with all Chapter 13 and other applicable provisions of Title 11 United States Code; the Debtors have advised that they have made all DSO payments and filed all tax returns as required by 11.U.S.C. § 1325(a)(8) & (9) or the Trustee's objection has been overruled. The Debtors are substantially current in their payments to the Trustee; and the Trustee is not aware of any outstanding objections to confirmation.

Dated: August 04, 2023
CNFORD--SC

Original Confirmation hearing set for:
June 22, 2023

/s/ Diana S. Daugherty, Chapter 13 Trustee
Diana S. Daugherty, Chapter 13 Trustee
P.O. Box 430908
St. Louis, MO 63143
(314) 781-8100 Fax: (314) 781-8881
trust33@ch13stl.com

ORDER

It is **ORDERED** that the plan is confirmed; that the Trustee shall distribute any payments received in conformance with Title 11; that except as provided in 11 U.S.C. § 1304(b), the Debtors are hereby prohibited during the pendency of this case from in any way encumbering or disposing of any property of this estate or from incurring any further debt, without prior written approval of the Court excepting debts incurred for protection of life, health, or property when not reasonably practical to secure prior approval. **The automatic stay under 11 U.S.C. § 362 and 11 U.S.C. § 1301 is terminated as to any collateral listed in 3.9(B) of the plan.** Any provision in the plan providing for special classification and treatment of claims filed after the Bankruptcy Rule 3002(c) or 11 U.S.C. § 502(b)(9) date shall be void; such claims shall receive treatment pursuant to 11 U.S.C. § 726(a)(3).

DATED: August 7, 2023
St. Louis, Missouri



BONNIE L. CLAIR
Chief U.S. Bankruptcy Judge

23-41539

**CERTIFICATION AND ORDER OF CONFIRMATION FOR
CHAPTER 13 PLAN**

Page 2 of 2

Copy mailed to:

PHILLIP W COLBERT
ASHLIE M COLBERT
9380 GOLDEN GATE RD
SAINT LOUIS, MO 63144

Diana S. Daugherty, Chapter 13 Trustee
P.O. Box 430908
St. Louis, MO 63143

All Creditors and Parties in Interest

WILLIAM H RIDINGS JR
2510 S BRENTWOOD BLVD STE 205
C/O RIDINGS LAW FIRM
ST LOUIS, MO 63144

United States Bankruptcy Court

Eastern District of Missouri

In re:
Phillip W Colbert
Ashlie M Colbert
Debtors

Case No. 23-41539-blc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0865-4

User: admin

Page 1 of 3

Date Rcvd: Aug 07, 2023

Form ID: pdf03

Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2023:

Recip ID	Recipient Name and Address
db/db	+ Phillip W Colbert, Ashlie M Colbert, 9380 Golden Gate Rd, Saint Louis, MO 63144-2126
cr	+ Electro Savings Credit Union, c/o Riezman Berger, P.C., 7700 Bonhomme Avenue, 7th Floor, St. Louis, MO 63105-1960
25363351	+ Vantage Credit Union, 19 Research Park Court, Saint Charles, MO 63304-5616
25363352	+ Vantage Credit Union, Attn: Bankruptcy Dept, 19 Reseach Park Ct, St Charles, MO 63304-5616

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
25396668	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	Aug 07 2023 22:37:20	Aidvantage on behalf of, Dept of Ed Loan Services, PO BOX 300001, Greenville TX 75403-3001
25380945	Email/PDF: bncnotices@becket-lee.com	Aug 07 2023 22:37:11	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
25363319	+ Email/PDF: bncnotices@becket-lee.com	Aug 07 2023 22:37:24	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
25363322	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 07 2023 22:37:23	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
25381942	Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 07 2023 22:37:10	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
25363325	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 07 2023 22:37:38	Citi Card/Best Buy, Attn: Citicorp Cr Srvs Centralized Bankr, Po Box 790040, St Louis, MO 63179-0040
25388442	Email/Text: bnc-quantum@quantum3group.com	Aug 07 2023 22:30:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
25392355	Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 07 2023 22:37:38	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
25363326	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 07 2023 22:37:38	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
25363327	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Aug 07 2023 22:30:00	Comenity/MPRC, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
25363328	+ Email/Text: bankruptcy@commercebank.com	Aug 07 2023 22:30:00	Commerce Bank, PO Box 801042, Kansas City, MO 64180-1042
25363338	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Aug 07 2023 22:37:23	Macys/fdsb, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
25365796	Email/Text: mrdiscen@discover.com	Aug 07 2023 22:30:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

District/off: 0865-4

User: admin

Page 2 of 3

Date Rcvd: Aug 07, 2023

Form ID: pdf03

Total Noticed: 39

25363329	+ Email/Text: mrdiscen@discover.com	Aug 07 2023 22:30:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
25363333	Email/Text: bankruptcy@escu.org	Aug 07 2023 22:30:00	Electro Savings Credit Union, PO Box 28505, Saint Louis, MO 63146
25363331	+ Email/Text: bankruptcy@escu.org	Aug 07 2023 22:30:00	Electro Sav Cu/truhome, 1805 Craigshire Rd, Saint Louis, MO 63146-4005
25363332	+ Email/Text: bankruptcy@escu.org	Aug 07 2023 22:30:00	Electro Savings Credit Union, Attn: Bankruptcy, 1805 Craigshire Dr, St Louis, MO 63146-4019
25373599	+ Email/Text: bankruptcy@escu.org	Aug 07 2023 22:30:00	Electro Savings Credit Union, 1805 Craigshire Drive, St.Louis MO 63146-4019
25363337	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Aug 07 2023 22:30:00	IRS, PO Box 7346, Insolvency Unit, Philadelphia, PA 19101-7346
25363324	Email/PDF: ais.chase.ebn@aisinfo.com	Aug 07 2023 22:37:23	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
25371298	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Aug 07 2023 22:30:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
25374957	+ Email/Text: RASEBN@raslg.com	Aug 07 2023 22:30:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
25384267	Email/PDF: resurgentbknofications@resurgent.com	Aug 07 2023 22:37:09	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
25393022	+ Email/Text: BNCnotices@dcmsservices.com	Aug 07 2023 22:30:00	MERCY HEALTH, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
25363500	+ Email/Text: ecfnotices@dor.mo.gov	Aug 07 2023 22:29:00	Missouri Department of Revenue, PO Box 475, 301 W High St, Jefferson City MO 65101-1517
25363339	+ Email/Text: ecfnotices@dor.mo.gov	Aug 07 2023 22:29:00	Missouri Dept of Revenue, 301 W High St, Jefferson City, MO 65101-1517
25391443	Email/Text: bnc-quantum@quantum3group.com	Aug 07 2023 22:30:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
25363348	Email/Text: BankruptcyFiling@stlouisco.com	Aug 07 2023 22:30:00	St Louis County Collector of Revenue, 41 South Central Ave, Saint Louis, MO 63105
25363719	Email/Text: BankruptcyNotice@Stericycle.com	Aug 07 2023 22:30:00	Stericycle, Attn: Payroll Department, 2355 Waukegan Road, Bannockburn, IL 60015
25363341	+ Email/PDF: ADVS_EBN_BKR_AUTO@adv.s.aidvantage.com	Aug 07 2023 22:37:22	Sallie Mae, Inc, Po Box 9635, Wilkes Barre, PA 18773-9635
25363340	+ Email/PDF: pa_dc_claims@navient.com	Aug 07 2023 22:37:19	Sallie Mae, Inc, Attn: Bankruptcy, Po Box 9500, Wilkes Barre, PA 18773-9500
25363350	+ Email/PDF: gecsed@recoverycorp.com	Aug 07 2023 22:37:19	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
25363501	+ Email/Text: usamoe.bankruptcy.filings@usdoj.gov	Aug 07 2023 22:29:00	United States Attorney, 111 South 10th Street, 20th Floor, St. Louis MO 63102
25371250	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Aug 07 2023 22:37:32	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
25363353	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Aug 07 2023 22:37:10	Wells Fargo Jewelry Advantage, Attn: Bankruptcy, Po Box 10438, Des Moines, IA 50306-0438

TOTAL: 35

District/off: 0865-4

User: admin

Page 3 of 3

Date Rcvd: Aug 07, 2023

Form ID: pdf03

Total Noticed: 39

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
25363349		Synco/walmart
25363320	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
25363321	*+	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
25363323	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
25363330	*+	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
25363334	*+	Electro Savings Credit Union, Attn: Bankruptcy, 1805 Craigshire Dr, St Louis, MO 63146-4019
25363335	*+	Electro Savings Credit Union, Attn: Bankruptcy, 1805 Craigshire Dr, St Louis, MO 63146-4019
25363336	*+	Electro Savings Credit Union, Attn: Bankruptcy, 1805 Craigshire Dr, St Louis, MO 63146-4019
25386006	*P++	STERICYCLE INC, 2355 WAUKEGAN ROAD, BANNOCKBURN IL 60015-5501, address filed with court., Stericycle, Attn. Payroll Department, 2355 Waukegan Road, BannockBurn, IL 60015
25363342	*+	Sallie Mae, Inc, Attn: Bankruptcy, Po Box 9500, Wilkes Barre, PA 18773-9500
25363343	*+	Sallie Mae, Inc, Attn: Bankruptcy, Po Box 9500, Wilkes Barre, PA 18773-9500
25363344	*+	Sallie Mae, Inc, Attn: Bankruptcy, Po Box 9500, Wilkes Barre, PA 18773-9500
25363345	*+	Sallie Mae, Inc, Attn: Bankruptcy, Po Box 9500, Wilkes Barre, PA 18773-9500
25363346	*+	Sallie Mae, Inc, Attn: Bankruptcy, Po Box 9500, Wilkes Barre, PA 18773-9500
25363347	*+	Sallie Mae, Inc, Attn: Bankruptcy, Po Box 9500, Wilkes Barre, PA 18773-9500

TOTAL: 1 Undeliverable, 14 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 09, 2023

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2023 at the address(es) listed below:

Name	Email Address
Diana S. Daugherty	standing_trustee@ch13stl.com trust33@ch13stl.com
Kathryn Allene Klein	on behalf of Creditor Electro Savings Credit Union rb_bank@riezmanberger.com rbadm@ecf.courtdrive.com
Office of US Trustee	USTPRegion13.SL.ECF@USDOJ.gov
William H. Ridings, Jr.	on behalf of Debtor Ashlie M Colbert ridingslaw2003@yahoo.com
William H. Ridings, Jr.	on behalf of Debtor Phillip W Colbert ridingslaw2003@yahoo.com

TOTAL: 5